

Information to identify the case:Debtor 1 **MEGAN J. BLACK**Social Security number or ITIN **xxx-xx-8718**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

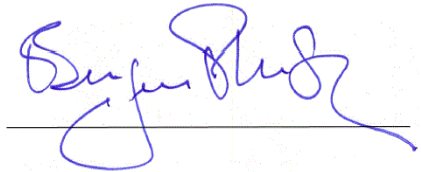
(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **U.S. Bankruptcy Court, District of Montana**Case number: **18-60521-BPH****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:MEGAN J. BLACK
fka MEGAN JEAN ASPINWALL8/28/18**By the
court:**

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of MontanaIn re:
MEGAN J. BLACK
DebtorCase No. 18-60521-BPH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0977-2

User: pjc
Form ID: 318Page 1 of 1
Total Noticed: 18

Date Rcvd: Aug 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2018.

db
 1306141 +MEGAN J. BLACK, 635 LEGEND LOOP #109, HELENA, MT 59602-8635
 1306142 +BILLINGS CLINIC, PO BOX 31797, BILLINGS, MT 59107-1797
 1306143 +BRUCE M. SPENCER, ESQ., PO BOX 726, HELENA, MT 59624-0726
 1306144 +BUREAUS INVESTMENT PORTFOLIO, 2700 SNELLING AVE N, ROSEVILLE, MN 55113-1719
 1306144 +CATHRYN ENGLISH-STRAUB, 616 HELENA AVE #301, HELENA, MT 59601-3654
 1306147 +DISTRESSED ASSET PORTFOLIO, 5440 N CULBERLAND AVE, CHICAGO, IL 60656-1490
 1306148 +GREAT LAKES, 2401 INTERNATIONAL LANE, MADISON, WI 53704-3192
 1306150 +KATHLEEN DOLEZAL, 616 HELENA AVE, HELENA, MT 59601-3654
 1306151 +LEWIS AND CLARK EMERGENCY PHYSICIANS, PO BOX 864951, ORLANDO, FL 32886-4951
 1306496 MONTANA DEPT OF REVENUE, ATTN BANKRUPTCY SPECIALIST, PO BOX 7701, HELENA, MT 59604-7701
 1306152 MRS BPO LLC, 1930 DISNEY AVE, CHERRY HILL, NJ 8003
 1306153 +RANCH, STROM, ISRAEL & HORNICK, 250 N SUMY SLOPE RD, BROOKFIELD, WI 53005-4800
 1306154 +SAINT PETERS HOSPITAL, PO BOX 6228, HELENA, MT 59604-6228

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

1306145 +E-mail/Text: lpatterson@centronservices.com Aug 28 2018 22:11:32 CENTRON SERVICES,
 PO BOX 875, HELENA, MT 59624-0875
 1306146 +E-mail/Text: lpatterson@centronservices.com Aug 28 2018 22:11:32 CREDIT SYSTEMS,
 PO BOX 875, HELENA, MT 59624-0875
 1306149 +E-mail/Text: collections@thecu4u.org Aug 28 2018 22:11:55 HELENA COMMUNITY CREDIT UNION,
 PO BOX 159, HELENA, MT 59624-0159
 1313981 +EDI: PRA.COM Aug 29 2018 02:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 1306155 +EDI: RESURGENT.COM Aug 29 2018 02:09:00 SHERMAN ORIGINATOR, LLC, PO BOX 10497,
 GREENVILLE, SC 29603-0497

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

CHARLES A. SMITH, III on behalf of Debtor MEGAN J. BLACK charlesasmithlaw@gmail.com,
 mtgogrzz@msn.com
 OFFICE OF THE U.S. TRUSTEE ustp.region18.bs.ecf@usdoj.gov
 PRA RECEIVABLES MANAGEMENT, LLC claims@recoverycorp.com
 RICHARD J. SAMSON rjs@csjlaw.com, lmesser@csjlaw.com;mt10@ecfcbis.com

TOTAL: 4